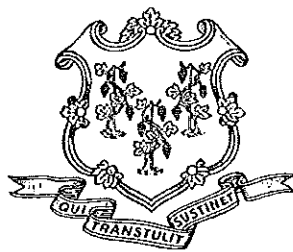


SENATOR BETH BYE  
*Fifth District*

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**State of Connecticut**  
**SENATE**

February 24, 2015

*Chair*  
Appropriations Committee

*Vice Chair*  
Childrens Committee

*Member*  
Education Committee  
Judiciary Committee  
Legislative Management Committee

**Testimony to the Joint Committee on Insurance and Real Estate**  
**RE: HB 5193 An Act Concerning Health Insurance Coverage For Gender Reassignment Surgery**

Senator Crisco, Representative Megna, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee,

My name is Beth Bye, State Senator representing the 5<sup>th</sup> District Town of Bloomfield, Burlington, Farmington, and West Hartford; and I come to you today in strong opposition to HB 5193, which would discriminate against certain individuals from receiving necessary medical treatment based on their gender identity expression.

In 2011, Connecticut made great strides when Public Act 11-55 was signed into law because it prohibited discrimination in various contexts on the basis of gender identity or expression. This was a victory for civil rights and the fair treatment of individuals with gender dysphoria. In response to the PA 11-55, the State of Connecticut's Insurance Department posted Bulletin IC-37 in December of 2013, which states:

"...health insurers are required to pay 'covered expenses' for treatment provided to individuals with gender dysphoria where the treatment is deemed necessary under generally accepted medical standards. Gender dysphoria describes a condition in which an individual is intensely uncomfortable with their biological gender and strongly identifies with, and wants to be, the opposite gender."

This bulletin is in line with current state law, and provides the necessary legal protections for individuals requiring gender reassignment surgery. However, the bill before this committee today would undo this protection, and allow insurers to systematically discriminate against those who need this procedure—please know that I use the word "need" because for those seeking this procedure it is not a choice, but a necessity for living.

I thank you for your time, and am happy to answer any questions or concerns you may have.

Sincerely,

A handwritten signature in black ink that reads "Beth Bye".  
Beth Bye